

# SYSTEM AND METHOD FOR BILL PAYMENT

## Abstract

Systems and methods for digital paper bill presentment and digital pen bill payment are described. An intermediary provides a central billing clearinghouse service to businesses that is used to prepare and deliver digital paper bills and process payments that are authorized using a digital pen. Consumers register a digital pen with the intermediary and then use the digital pen and digital paper bill to electronically authorize bill payment. Some of the bills include complete billing information while others are aggregated bills that include only bill totals.